

AUTOMATED GROUP PAYMENT

ABSTRACT OF THE DISCLOSURE

According to the invention, a process for transferring credit from a sender to a number of recipients using a wide-area computer network is disclosed. In one step, a server computer system receives information from the sender to transfer credit to the number of recipients.

5 The information includes a unique identifier for each of the number of recipients and a credit amount. A first handler chosen by the sender and a second handler chosen by one of the number of recipients are determined. A credit transfer from the first handler is requested.

10 The credit amount from the first handler is received at the server computer system. The credit amount is sent to the second handler associated with the one of the number of recipients.

15

20 DE 7051235 v1